

**Retirees, it's time to update files on beneficiaries**

Cleveland, Ohio -- The Defense Finance and Accounting Service-Cleveland Center (DFAS-CL) is providing a mailing to all retirees in an effort to update the beneficiary information contained in retiree files. DFAS-CL has identified situations where the beneficiary information for a retiree is often not on file or outdated. By providing all retirees with a designation of beneficiary card retirees will be able to update their records. This mailing will be occurring during the month of August 2000.

**All retirees are encouraged to take advantage of this opportunity and update their records.**

A recent review of retired records has indicated that many of the beneficiary records on file were submitted at the time of retirement with no changes or updates since that time. Additionally, many of the beneficiary records on file reflect a designation for a former spouse, no longer a beneficiary, as a result of death or divorce. Although you may feel that your designation is correct, submit the new card to guarantee an up-to-date beneficiary record.

This designation of beneficiary information will be reflected on all Retiree Account Statements (RAS) provided by DFAS-CL by the end of the year 2000. All future RASs will show the named beneficiary.

Examples of different types of beneficiary designation are provided, at the end of this message, to assist you in filling out the designation card.

It is critical that you submit a new designation card of beneficiary when a change is needed, usually resulting from death or divorce.



## EXAMPLES OF DESIGNATED BENEFICIARY (IES)

**\*\*\* This is only an example of percentages\*\*\***

1. To designate successive beneficiaries to receive full amount due, beneficiaries will be paid in the order listed on the card.

SHARE	FULL NAME	SSN	COMPLETE ADDRESS	RELATIONSHIP
100%	Mary Jones	SSN	No., Street, City, State	Mother
100%	John Jones	SSN	No., Street, City, State	Father
100%	(any person or organization)	SSN	No., Street, City, State	None

2. To designate beneficiaries to share amount due, percentage for each must be shown and total must equal 100%

50%	Mae Jones	SSN	No., Street, City, State	Wife
50%	Jane Jones	SSN	No., Street, City, State	Son

3. To designate a primary beneficiary to receive full amount due and successive beneficiaries to share amount due, if prime beneficiary is not living at time of your death, choices and percentages must be shown. Total of percentage for each choice must equal 100%.

100%	Mary Jones	SSN	No., Street, City, State	Spouse
50%	John Jones	SSN	No., Street, City, State	Son
50%	Jane Jones	SSN	No., Street, City, State	Daughter

4. **LEGAL ORDER OF PRECEDENCE is paid to the surviving person highest on the the following list.**

- (1) your spouse
- (2) your children and their dependents, by representation
- (3) Your parents, in equal parts, or if either is dead the survivor
- (4) the legal representative of your estate
- (5) Persons entitled under the law of your domicile

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***“Print a copy of this list and give it to your beneficiaries”***

**DO’S AND DON’T – A RETIREES’ BENEFICIARY GUIDELINE FOR DEATH BENEFITS**

**DO**

- Know whom to contact about a retiree’s death. Have (helpful) telephone numbers and addresses handy. Such as phone numbers/addresses of the nearest Social Security Administration, the nearest Veteran’s Administration, Defense Finance and Accounting Service Cleveland Center Casualty Section.
  - Veteran’s Administration, 1-800-827-1000
  - Veteran’s Administration Insurance GSLI, 1-800-669-8477
  - DFAS Cleveland Center Customer Service (Casualty), 1-800-269-5170
  - Social Security Administration, 1-800-772-1213
- Have Retiree’s full name
- Have retiree’s Social Security Number.
- Have retiree’s date of death.
- Have beneficiary name and relationship to deceased.
- Retiree’s current address.
- Notify Social Security Administration.
  - Return and cancel any payments received after the date of death
  - Have a list of benefits to which beneficiaries are entitled.
- Notify the Local County Veteran’s Service Office and request their assistance.

**DON’T**

- Don’t use any retired payments made after date of retiree’s death.
- Don’t return any retired payments, which have been directly deposited to a bank account, DFAS will automatically reclaim the money that needs to be returned when you notify DFAS of the retiree’s death.
- Don’t use any VA or Social Security payments after the date of death. A beneficiary can be required to pay any money back that was used after the date of death.

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